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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

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In re:

VANCE BIENGARDO and
DAWN R. JULIUS-BIENGARDO,
Debtor(s).

CASE NO. 14-36201 (CGM)
CHAPTER 13

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DEBTOR LOSS MITIGATION AFFIDAVIT

STATE OF NEW YORK)
)ss.:
COUNTY OF DUTCHESS)

I, Nicole DiPaola, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Wappingers Falls, New York.

On December 10, 2014, I served a true and completed copy of the Financial Packet, including the following documents:

- [X] A copy of the completed 4506-T Form, signed & dated;
- [X] A copy of the completed Request for Mortgage Assistance (RMA) Form, signed & dated;
- [] A copy of the completed Hardship Affidavit Form, signed & dated;
- [] A copy of most recent thirty (30) days paycheck stubs;
- [] A copy of the Debtor(s) Hardship Letter, signed & dated;
- [] Proof of Second Party Income by Affidavit;
- [X] Other (please specify)

1. Completed Profit & Loss Statement for Vane Biengardo dba Express Pool Builders for September 2014 and October 2014;

upon the following parties at the following addresses:

VIA FIRST CLASS MAIL & EMAIL

Shapiro, DiCaro & Barak, LLC
105 Maxess Rd., Suite N109
Melville, NY 11747
Attn: Kimberly Manno

Please be advised that the loss mitigation contact is as follows:

Name: Andrea B. Malin

Title: Attorney for the Debtor(s)

Phone Number: (845) 298-1600

Fax Number: (845) 298-1265

Email Address: genmallaw@optonline.net

Dated: Wappingers Falls, New York
December 10, 2014

/s/ Nicole DiPaola
NICOLE DIPAOLA

Sworn to before me this
10th day of December, 2014

/s/ Andrea B. Malin
Andrea B. Malin
Notary Public, State of New York
Qualified in Dutchess County
Commission Expires 6/23/2018